

## **FUNDS AVAILABILITY POLICY**

**Our general policy is to allow you to withdraw funds deposited into your account on the same business day of your deposit.**

**In some cases, we may delay same day withdrawal of funds. If this is the case, the funds will generally be available by the 2<sup>nd</sup> business day after the day of deposit. Also, under certain conditions, longer delays may apply. However, if your funds are delayed, we will notify you either at the time of deposit or a notice will be mailed the next business day to the address we have on file for you.**

### **TYPE OF DEPOSIT**

### **AVAILABILITY**

**Cash**

**Next business day**

**Deposits for \$200 or less,  
US Treasury, State/Local  
Government checks**

**Next business day**

**Credit Union, Cashier's, Certified,  
Teller's check, Money Orders**

**Next business day**

**Electronic payments**

**No later than next  
business day from  
day of receipt**

**Local Checks**

**2<sup>nd</sup> business day**

**Exceptions to this schedule may be applied to: 1) new accounts less than 30 days old; 2) re-deposited checks returned unpaid; 3) frequent non-sufficient funds transactions during the last 6 months; 4) checks deposited totaling more than \$5000 on any one day; 5) reasonable cause to doubt collectibility of a check; 6) an emergency, such as failure of communications or computer equipment, has occurred.**

**Reg CC 06/28/2012**